

Certificate Number: 08361-WAW-CC-001367113

CERTIFICATE OF COUNSELING

I CERTIFY that on January 30, 2007, at 2:19 o'clock PM PST,

KATHERINE A. MERRILL received from

Consumer Counseling Northwest,

an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the

Western District of Washington, an individual [or group] briefing that complied

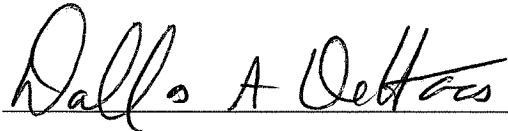
with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted in person.

Date: January 30, 2007

By



Name DALLAS A. DEHAAS

Title CERTIFIED CREDIT COUNSELOR

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).